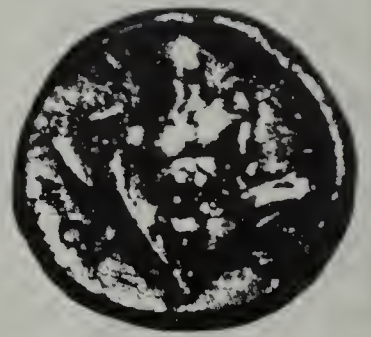


December 1983

ILLINOIS NUMISMATIC ASSOCIATION

# COIN DIGEST





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# **PERMANENT COIN CLUB SHOW DATES**

**SHOW CHAIRMAN: EDWARD VOSS**

**Member Clubs: Please check this listing before scheduling  
your next show! Send listings to Show Chairman EARLY!**

**February — 2nd Sunday: Rantoul Coin Club, Rantoul**

**February — 4th Sunday: Gibson City Coin Club, Gibson City**

**March — 1st Sunday: Wat-Cha-Kee Coin Club, Watseka**

**March — 2nd weekend: Dupo Coin Club, Fairview Heights**

**March — 3rd Sunday: Freeport Coin Club, Freeport**

**March — 3rd Sunday: Kankakee Coin Club, Kankakee**

**April — Last weekend (two days): Mattoon Coin Club, Mattoon**

**April — Last Saturday: Corn Belt Coin Club, Bloomington**

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**October — 3rd Sunday: McHenry County Coin Club, Crystal Lake**

**October — 4th Sunday: Hoopeston Coin Club, Hoopeston**

**November — 1st Sunday: Champaign-Urbana Coin Club, Urbana**

**November — 1st Sunday: Dixon Coin Club, Dixon**

**November — 1st Sunday: Centralia Coin Club, Centralia**

**November — 2nd Sunday: Aurora Coin Club, Aurora**



## **EDITORIAL**

### **EARTH TO MEMBERS: ARE YOU READING US?**

Welcome to our winter issue of the Coin Digest. In our last issue we asked the members of local coin clubs to send us information about your club so that we could tell others about your activities. To this date we have received no responses. This spring we asked the readers to comment on our performance; we received one response (it was favorable). Not only has the staff wondered if the members are reading the fruits of our labor, but the advertisers have asked me if anyone reads the Digest. It would not be a bad idea to drop the advertisers a line and tell them thank you for supporting our Digest. You may also send them your want list. Who knows, you may end up buying something.

In this issue we have an excellent article on artificially toned coins. This will be a good article to read and save. It may save you a bunch of money later on.

The staff of the Coin Digest would like to wish everyone a Merry Christmas.

Numismatically yours,

Dale Lukanich

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ILLNA needs a junior member to replace Sandy Voss as Northern Area ANA junior representative. Anyone under the age of 18 and a member of ILLNA is eligible.

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## “REMINISCING WITH A DIME KITTY”

by Samuel W. Johnson Jr. NLG

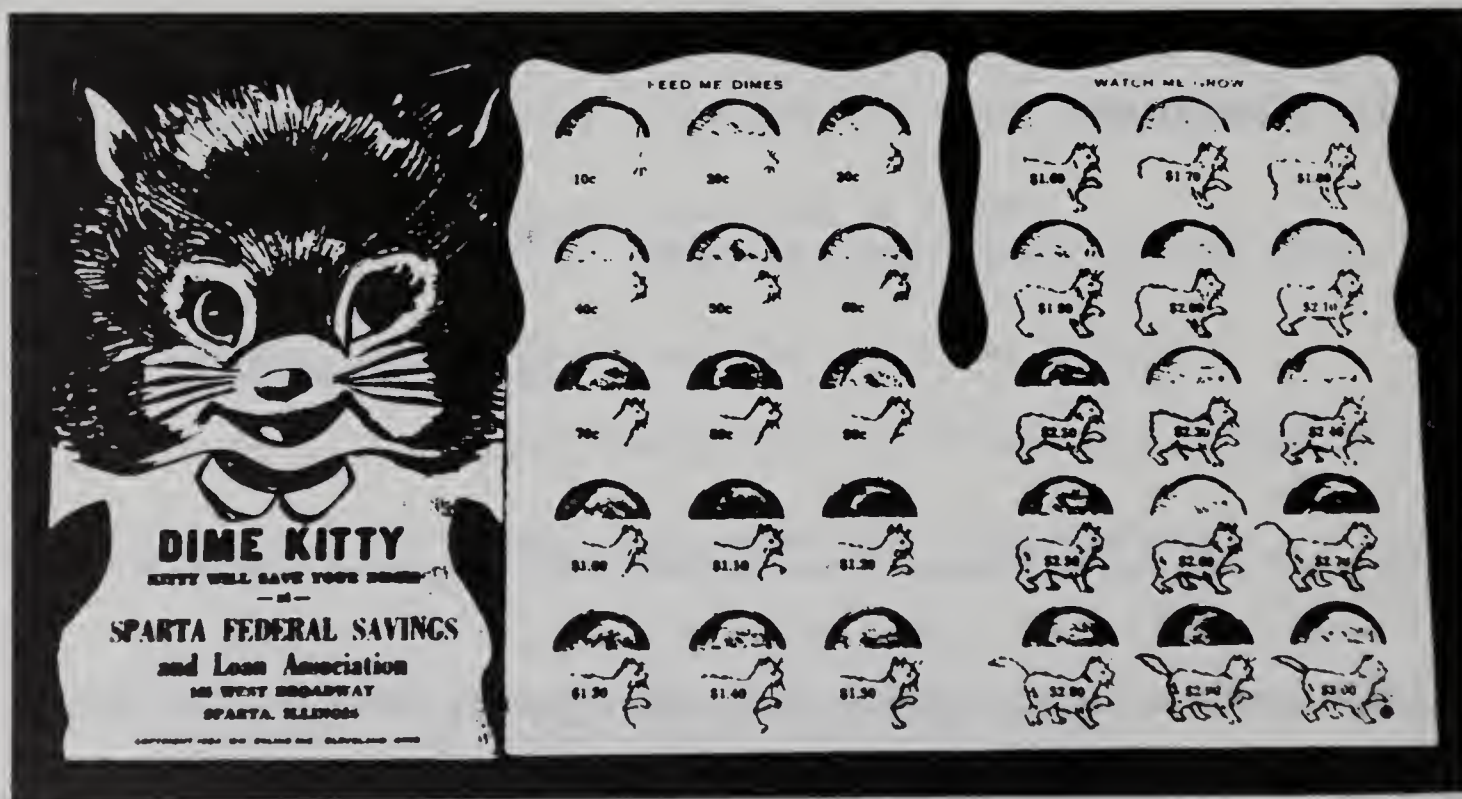
A dime kitty!? Many of you will think, “what is it?” They were small cardboard folders with slots in them for dimes and they were shaped somewhat like a kitten. The number slots varied, but usually totaled 20 (\$2.00) or 30 (\$3.00).

To promote thrift, Savings and Loan Associations gave these free of charge to everyone, but mostly to children. This type of “kitty” was very popular from the 1940’s to the 1970’s. Today, with easy instant credit, i.e., debt and increased production costs, these small thrift promoters have nearly faded from existence.

As we all grow older, we forget thousands of small things from our childhood. We must have our memories bumped to remember these facts. This is exactly what happened to the author. I vividly remember placing dimes in a kitty myself. However, approximately 33 years have passed since then!

This era brought back pleasant memories of “growing up.” Many of us were taught (with our paper route or grass-cutting earnings) to “save a few dollars for a rainy day.” I’m sure many of you, like me, remember the pride and satisfaction experienced when we had filled our first kitty. We beamed, and looking around to see that no one was watching, quickly stashed our treasure under the mattress or in a dresser drawer full of socks.

The dime kitty certainly was a numismatically related item of paper Americana. Many youngsters today would consider it futile to save a few dollars in this manner, but we didn’t. You see, some of us remember a different era. These were good years for us, weren’t they?



The kitty on the left is closed. The one on the right has been opened. These two dime kitties were purchased recently from a local resident and both contained silver Roosevelt dimes. The folders themselves are dated 1954. Viewing these prior to purchase immediately brought back memories of the author himself filling a similar dime kitty.



## **CLUB NEWS**

### **ILLNA STATE SHOW**

Mixed feelings was the major story of this year's show for both dealers and customers. Sales ranged from terrible to better than expected for the dealers that were questioned. There was also some talk about whether the state show should remain in central Illinois or move north. Customer reactions varied also. Some were happy that everything they wanted to buy was available, while specialists in certain fields weren't so lucky.

At Saturday evening's awards party Bob Ziesmer concluded his term as Chief Officer of ILLNA by handing newly-elected President, Sam Johnson, the presidential gavel. Bob received a beautiful plaque as a memento of his term in office. Good luck to both.

Also receiving awards were Al Hurry for the Best of Show Exhibit, and Henry Stephenson for the Best Display of Paper Money.

### **CHAMPAIGN-URBANA COIN CLUB**

This year's annual show was held at the beautiful Urbana Civic Center. A steady flow of collectors kept dealers busy and happy all day long. A nice mix of numismatic materials along with favorable prices produced an atmosphere that enticed the great majority of people to buy.

Exhibits were few but varied. Mark Wieclaw received the Best of Show Trophy for his display of "The Severan Dynasty."

### **CHICAGO COIN CLUB**

Plans are being made for a member benefit auction to be held in the spring of 1984, so members are asked to plan their consignments.

At the October meeting William Swoger gave a slide presentation of coins and medals from his collection. There were 12 exhibits for the viewing pleasure of the members.

The annual banquet will be held December 12th at the Bismark Hotel beginning with cocktails at 7:00 p.m.

### **EXHIBITS NEEDED**

Club meetings and shows can be much more interesting and educational if more people would take the time to display their favorite coins. Besides competing for awards, exhibitors can both gain and pass on knowledge from the research they do.

The Canadian Numismatic Association has printed a handbook entitled "Exhibits and Judging in Numismatics." It is highly recommended for both beginners and veteran exhibitors. It is also helpful for display chairpersons and judges.

The cost is \$3.00 (Canadian) postpaid. Copies may be ordered from: The Canadian Numismatic Association, P.O. Box 226, Barrie, Ontario, L4M 4T2 Canada.

## MARJORIE BAKER ROSS

1917 - 1983

Marjorie Baker Ross passed away April 30 at the Alexin Brothers Medical Center, Elk Grove Village, after a year's illness.

A former resident of Peoria, Illinois, Mrs. Ross moved to Chicago in 1960. Known to everyone as Marge Baker, she was employed until 1968 at the Central Con Mart. At that time and until her retirement, she was employed by Tom Ryan's Coin and Stamp Shop at the Yorktown Shopping Center. Her work with collections has caused many to cite her as one of the most knowledgeable women in numismatics.

Marge joined the Chicago Coin Club in January, 1961. Her enthusiasm for coin collecting and her loyalty to the Club was most evident during the 11 years (1962-1973) she served as Club Secretary and she was honored by the Club in 1965 when awarded the Club's Medal of Merit.

She was a collector of enameled coins, love tokens, coin buttons and spoons made from coins. In addition, she collected old postcards, collector spoons and Santa Claus portraits on coins and postcards.

Besides being an outstanding member of the Chicago Coin Club, Marge was a prominent and respected figure throughout the region and was often in attendance at many conventions. A life member of the American Numismatic Asso-



Marjorie Baker Ross

ciation and a guiding light to the Peoria Coin Club before her move to Chicago, she was also a member of the Indiana State Numismatic Association, the Central States Numismatic Society, the Token & Medal Society, the Engraved Coins Society, and was a charter and life member of the **Illinois Numismatic Association**, plus serving as their Secretary (1959-1963).

Dedication, diplomacy, loyalty and reliability are words associated with her name, and she will be sorely missed.

Funeral services and interment were at the Forest Hill Cemetery, in Glen Ellyn, Illinois.

Marjorie Baker Ross is survived by her husband, William, four children, and several brothers and sisters.



# THE CHICAGO BEER RIOTS MEDALS

by Fred J. Borgmann

Recently I was fortunate enough to acquire the following medal. It is a hollow piece constructed of two slightly convex halves 40mm in diameter, possibly of gilt brass. Each half is stamped or pressed from the same die with an ornamental border design 6mm wide and a slightly convex blank center in which the following is engraved. Starting on the obverse: "Presented to Wm. H. Kemp By the Citizens of Chicago" and continued on the reverse "In grateful appreciation of his gallant Conduct as a Police Officer in the riot of the 21 day of April 1855."

The edge is lightly reeded but the reeding does not obscure the seam where the two halves are joined.

The medal is suspended from a long narrow black ribbon with an adjustable cameo slide.



What follows is a brief summary of the events leading to the creation of this medal.

In 1854 Chicago elected Dr. Levi D. Boone, the candidate of the "Know-Nothing Party," mayor. The "Know-Nothing Party" officially registered as the American Party, was organized as a secret society somewhat like the Masons with secret signs, passwords and rituals. Only native-born white Protestant Americans were eligible for membership. Members always answered outsiders' questions about party principles, purposes and organization with "I don't know" hence the popular name "Know-Nothings."

Mayor Boone's first administrative act was a decree that all policemen must be native-born Americans. This decimated the police force and insulted the city's large Irish population. Boone's next target was the Germans who were 25% of Chicago's population at the time. Boone regarded beer drinking as un-American and in order to stop it he raised the liquor license fee by 600%. Next he ordered the enforcement of an old forgotten law which closed saloons on Sundays, but limited the application of the law only to beer emporiums and not to saloons which sold only whiskey! This enforcement order was issued on a Saturday and on the following Sunday before most people knew of the decree the police swept across the North Side and arrested about 200 Germans. Their trial was set for April 21, 1855.



The following is mostly from the Chicago Daily Tribune accounts which I believe to be fairly accurate in spite of the paper's obvious anti-German bias.

After the arrests "ringleaders" harangued the German population with inflammatory speeches, telling them that their rights and liberties had been taken away and that they had been reduced to the level of slaves by the Americans. (Fighting words to the Germans who as a whole were abolitionists.) The firebrands then urged the Germans to show up in force on April 21 in order to help Judge Rucker make the correct decision. If the judgement should be adverse, some even urged an attack on the Court House to liberate the prisoners. Rampant rumors also included plans to murder the mayor and sack the treasurer's office.

Early on the morning of the 21st a crowd began to form on Randolph Street and by 10 a.m. had become dense enough to blockade the street. Police were sent to disperse the crowd and had made one or two arrests when the ringleaders urged the crowd to stand their ground and to rescue the prisoners. A vicious fight immediately ensued but the police held on to their prisoners and arrested several more. To quote the Tribune, "The Germans fought savagely and resisted the officers with that obstinacy so peculiar to that race of people.)" The article then names several officers who gave a good accounting of themselves. For the police it was a desperate situation in which they were outnumbered by about 10 to 1, but they held their own and did so without resorting to their guns even though several were injured. The fighting was over shortly and by 12 noon the mob had melted away.

From noon until 1:30 p.m. a delegation of six waited to see the mayor to demand the release of those arrested earlier. The demand was refused. At about the same time a crowd which had formed outside the Court House started marching up Clark Street to North Chicago crossing the Clark Street bridge and joining with others to form an even larger crowd from north of the bridge to the railroad. On the west side of the street a line of "Dutchmen" armed with muskets had been formed and was drilling in a military fashion. In the lager beer saloon others were loading their guns and apparently preparing for a fight. When this information reached the mayor, he ordered the Clark Street bridge swung open (closing it to land traffic) and ordered the Chicago Light Guards and the National Guards to report to their armories. He also called for Col. R. K. Swift's artillery. Meanwhile the crowd's size and excitement continued to increase but all remained tolerably quiet.

At 4 p.m. the mayor ordered the Clark Street bridge closed (open to land traffic) temporarily to relieve the massive traffic jam which had formed. Just before the last team started crossing, the crowd rushed the bridge and overpowered the bridge officer. As the crowd swarmed across the bridge the mayor sent a police force out to meet them. The police marched out on the sidewalk at the northwest Court House gate on the corner of Clark and Randolph Streets and saw the rapidly moving crowd across the street on the west side of Clark Street. The crowd was headed by 15 men, 10 of which had muskets and the rest swords, knives and pistols. The rest of the crowd, numbering about 200 were armed with clubs and shillelaghs. On arriving at the corner of Randolph Street the crowd halted, gave a terrific yell and leveled their muskets at the police line on the opposite corner. A detachment of police then ran toward the crowd and the commanding officer ordered the crowd to give up their muskets. In reply one of the men, a Peter Martin fired a shot which hit policeman Hunt in the left arm. Hunt drew his revolver and fired at his assailant who fled down Clark Street toward Washington Street with Hunt in pursuit. As Hunt reached the corner near the Court House gate he



was shot again, this time in his side causing him to collapse. At this moment a "well known" citizen stepped up to Hunt, seized his revolver and continued the chase of the "flying Dutchman." On coming within range near Washington Street he fired the gun and mortally wounded the "Dutchman." I suspect that this "well known citizen" is none other than Allan G. Pinkerton. At the end of the account of this phase of the riot, the Tribune lists the names of six police officers and one civilian who distinguished themselves in the cause of law and order. The civilian's name was a Mr. Allan Pinkerton. Pinkerton was appointed a Chicago police detective in 1850 and probably lost the job due to his foreign birth thereby making him a well known citizen.

Policeman Hunt recovered from his wounds but did lose his left arm. The whole affair was over in a few moments and resulted in a dozen arrests. Several people in nearby buildings were slightly injured by stray bullets and another policeman was critically wounded when he was clubbed on the head. His recovery surprised everyone.

At this point the mayor called out the Light Guards, the National Guards and Col. Swift's artillery. Soon the crowd began to reassemble on the north side of Randolph in front of several beer saloons and the police commenced the task of disarming them. Many resisted and were arrested, often with much violence and bloodshed but the police managed to prevail. At 4:30 p.m. the Light Guards arrived and took up positions in front of the Court House. By this time Randolph Street was again filled by an angry crowd which was making direct threats against the city government and swearing to liberate the prisoners. The Guards were then ordered to clear the street. Awed by the sight of the Guards the crowd gradually retreated and only a few arrests were made. Patrols were then stationed at the corners from LaSalle to Clark Streets and no one was allowed to pass. Just before 5 p.m. the National Guard arrived and took up positions to the left of the main entrance to the Court House square, with the Light Guards on the right. At 5:30 p.m. Col. Swift's artillery arrived and took up positions in the square which gave them fields of fire commanding Clark, Randolph and LaSalle Streets. Next, the section of Randolph Street behind the troops was cleared by the police going door to door and arresting small groups of armed men found in the various saloons.

Crowds which now included many of the curious, continued to collect in the other avenues leading to the Court House and the mayor then came out on to the Court House steps to proclaim the city under martial law and ask the people to go home. By 6 p.m. things were quiet enough to let the troops go to supper in shifts. In actuality the riot was over though martial law was continued for several more days and groups of volunteers were organized to patrol the streets until the following week.

The April 26, 1855 issue of the Tribune reported that a citizens committee was appointed "to receive subscriptions for the purpose of presenting medals to these officers as a token of the city's appreciation of their services." Apparently officer Kemp was one of these officers.

In conclusion it should be noted that about 80 rioters were arrested but only 14 were indicted and all but two were acquitted. Ironically the two were Irishmen and their convictions were overturned due to jury "interference" by the constable in charge!! Mayor Boone lost his zeal for closing the beer saloons and the Know-Nothings were never again a factor in Chicago politics.

S o u r c e s :      Chicago Daily Tribune, April 23,24,26, 1855  
                            *History of Chicago* by A. T. Andreas  
                            *Fabulous Chicago* by Emmett Dedmon

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**5 September 1983**

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**NOTE: Due to high costs, this news release and review is sent to you without a review copy. Should you require a copy prior to publishing a review, please advise.**

**NEW BOOK ON ILLINOIS  
TRADE TOKENS RELEASED**

Collectors of trade tokens will be interested to learn that the long-awaited second edition of **TRADE TOKENS OF ILLINOIS** by Ore Vacketta is now available. The completely revised hardbound book contains over 11,000 listings of known tokens of Illinois, compared to only 5,000 in the 1973 edition. The "Good for 5 Cents In Trade" tokens and the many varieties of "Good For" tokens are widely collected, as an interesting and educational hobby. Each token is alphabetically listed by merchant and town, with a full description of obverse and reverse given. A price and rarity guide provides relative values.

Illinois trade tokens are collected in many different ways. Some people search for one piece from a town, others for all varieties of one or more towns. Still others collect Dairy, Saloon, Bank, Amusement or other specialities. Collecting by different shapes, odd-denominations and other areas are also possible.

The 580-page volume contains over 800 photographs, historical notes and introductory articles on token collecting, as well as a detailed maverick listing, used to locate tokens without a city or state inscribed. The hardbound book is only \$29.95 (\$31.45 for Illinois residents), postpaid from the publisher, World Exonumia, POB 4143AFA, Rockford, IL 61110-0643.

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# COLOR AND TONING ON UNCIRCULATED AND PROOF UNITED STATES COINS

By J. D. Parsons

*“This article was taken from issue 34 of the Rare Coin Review, published by Bowers and Merena Galleries, Box 1224, Wolfeboro, NH 03894. Interested readers may receive sample copies of a future issue of the Rare Coin Review (no copies of issue number 34 are available, as this is out of print) by requesting the Special Review Offer and addressing the requests to the address given.”*

The usual definition of a Mint State coin is one with no trace of wear. Yet this definition barely (excuse the pun) scratches the surface. All Uncirculated coins are not alike; a lack of wear is a negative definition not a positive one. Two other vitally important areas are surface and color. A choice coin will have mark-free surfaces with full unbroken lustre. An ordinary coin will have lustre with many light contact nicks in the fields. A cleaned coin will have dull, lifeless surfaces with perhaps many hairlines in the fields. Similarly, toning or color can affect the desirability and value of the piece. Is the coin brilliant or toned? What kind of toning? Is the toning even and attractive to the eye or does the piece look merely discolored? Is the toning natural or artificial? In this article, we'll be looking closely at the subject of color and toning, breaking up the discussion into copper, nickel, silver and gold coins. We'll explore what colors are usually seen on different coins, which are regarded as desirable and which are not, as well as how to spot a cleaned or artificially toned coin. The discussion is specifically aimed at Uncirculated and Proof coins, although some of our remarks will also apply to EF and AU coins.

In order to limit the length of the article, no discussion will be given on how to clean coins, how to store them, or how to retone them. Many of these problems have been covered elsewhere (see *Coin World* issues of August 15, 1979 and April 14, 1976 in particular). Also a detailed discussion on the causes of toning or corrosion would involve a treatment of the physics and chemistry of surfaces and this is outside the scope of our article. Besides, much of the necessary information is still not known.

## 1. Mint Lustre

Before we can discuss toning and color, we'll need to review that often misused and misunderstood term *mint lustre*.

Most people know that the sky is often blue but few can explain exactly why. So it is with mint lustre—almost all collectors think they know what it is, but find it very difficult to explain in words. The more observant and experienced collectors know that lustre is not merely a shiny surface on silver coins or red color on copper coins.

Both of the latter properties can (and often are) induced artificially, but can be readily distinguished from genuine lustre by the trained eye. Since the subject is so important to the grading of Uncirculated coins, and because understanding what lustre is will be necessary for our later discussion of toning and color, we give a brief description here.



Picture a die for a simple design, say a bust dollar. The circular die is flat where the fields of the coin will be. The draped bust head is a cavity and there are smaller cavities for the date, letters, and stars. When the die hits a smooth blank planchet, the latter is squeezed under tremendous pressure, enough for the solid silver metal to flow like a viscous liquid. Because the silver is nearly incompressible, as the planchet is squeezed, metal will start to flow into the recesses of the die just like cement between two bricks. Metal begins to flow in towards the center to fill the draped bust cavity. Near the rim of the blank, metal flows outward, expanding the diameter of the coin. As soon as the pressure drops the metal solidifies and we have a warm, but quite solid draped bust dollar. The draped bust is a *new surface* made from metal squeezed from the surrounding fields—this surface did not exist before the coin was struck.

Now the surfaces of the die are not perfectly smooth (unless the die has been highly polished to strike Proofs) but have slight irregularities which are reproduced on the struck coin. In addition, as the metal flows, it scores a series of faint *raised* lines on the coin. These *flow lines* as they are called seem to fan out from the center of the coin and become more noticeable near the rim. Also flow lines can be seen where the metal of the blank has flowed up into the recesses of the die which form the coin's raised letters, numbers, and design. If the die has been polished, the flowing metal experiences less drag and flow lines are usually not visible. Instead the coin will appear prooflike if the planchet has been polished, or simply dull if it hasn't.

So the surfaces of our newly struck bust dollar are not perfectly smooth but have millions of tiny irregularities readily visible under a microscope, as well as tiny raised lines fanning out from the center. These flow lines look like minute ridges and valleys when seen under a strong microscope.

Now let's remove the microscope and simply look at our bright new draped bust dollar with the naked eye. Even though we usually can't see the corrugations on the surface, when light hits it, it reflects in all directions giving the coin a soft diffuse look. When the coin is tilted back and forth, the direction of the reflection changes radically—this is the well-known *cartwheel effect*. The appearance is something like that of a spinning airplane propeller or a stagecoach wheel which appears to be slowly rotating counterclockwise when it is actually spinning much faster in the opposite direction. Or, as Walter Breen has stated, "For an example, see any TV western."

The amount of lustre, or "cartwheel effect" on a new coin will depend on many factors, some of them quite complex. We have already mentioned the surfaces of the dies. A coin struck with rough, unfinished dies will actually look more lustrous than those struck with smooth, polished dies. Of course if the surfaces of the dies are too rough, the corrugations and irregularities on the coin will be visible to the naked eye, and the piece may actually look rough. The size of the coin is also an important factor. Flow lines in particular are more visible on larger coins than smaller ones due to the amount and distance of flow. We've seen some bust dollars in only Fine condition with traces of lustre near the rims. A less important factor is composition. Silver coins seem to show the most pronounced flow lines although they can be very prominent on large copper coins as well.

As the coin ages and is handled, several additional factors come into play. First, even the slightest amount of circulation will wear away some of the tiny



surface corrugations, especially those in the unprotected fields, and the mint lustre will be impaired. Now as the coin is tilted, the cartwheel effect will not be perfect. The worn areas will have a different texture from the rest of the field. Usually the worn areas will appear duller than the lustrous, protected areas. This slight dullness is so easy to detect that many people will “dip” the coin to remove it. But the surface texture will still be different on the worn areas of a dipped coin—these areas will now appear to be *shiny* compared to the soft diffuse look of the lustrous areas. These telltale signs mean that the coin must be downgraded to AU level even if the cause is “cabinet friction” or “bag wear.”

The other effect is completely different although it is often seen in conjunction with wear. This is a toning down of the original brilliance and will be discussed in detail below. Briefly, even a perfect Uncirculated coin with no wear will gradually darken, or tone, over a period of many decades. The toning is due to complex oxidation processes and chemical reactions at the surface. Unless the coin becomes corroded, a toned Uncirculated coin will have the mint lustre of a brilliant one.

## 2. Copper Coins

Anyone who has ever received a bright new penny in change will tell you the coin has a red color—although trying to describe the genuine color more precisely is not easy. It is not “fire-engine red,” it is not pink, it is not a sickly pumpkin orange color. We mention these latter colors because they are most common on dipped or cleaned coins, and they should never be confused with genuine mint red.

As a bright new large cent or other copper coin ages, the color gradually changes and usually darkens. Even in dry clean air, the mint red will slowly deepen with the exact color seen depending on too many factors to go into here. However, we’ll describe some of the more common colors seen, in approximate order of desirability, although this is always a matter of personal preference and taste.

Mint red will very often deepen into a beautiful rose, orange, and gold mixture, very much like a sunset on a partly cloudy day. Sometimes the rose will further deepen into a violet; this seems to occur most often on Proof Indian cents. Or the color sequence can take a different direction—the coin will turn gold and then light olive (this color is often called “sea green”). Sometimes, especially on large cents with pronounced lustre, the tops of the ridges will tone down to bluish olive while the protected valleys will stay mint red. This produces a fantastic iridescence whose beauty often defies description. Indian cents, particularly Proofs, will tone to a rainbow of colors, or sometimes only a few—bluish violet, greenish gold, rich rose and violet are among the most desirable. As would be expected, the iridescence seen on Proofs is completely different from that on regular circulation strikes.

Most of these colors are due to thin films being deposited on the surface of the coin from various oxidation processes. The color seen will depend mainly on the composition and thickness of the film. The colors on copper coins are best seen by tilting the coin back and forth under a strong incandescent light. Genuine iridescent toning will usually change color or disappear as the coin is tilted. The different colors will gradually blend into each other with no sharp lines of demarcation, except in cases where the devices (raised portions of the coin) tone a



different color than the fields. This effect only occurs when the coin has been in contact with something (album slides, paper wrappers, coin envelopes). Artificially toned coins usually have none of these characteristics.

The colors mentioned above are all quite beautiful and are usually highly prized among most knowledgeable collectors—often more so than original mint red. But the beginning collector who wants a “bright as new” example will often take a beautifully toned piece and try to dip or clean it. This results in two problems:

(1) There is a good chance that the original surfaces of the coin, which are quite delicate, will be destroyed in the act of dipping, removing the lustre and leaving the coin red, but dull.

(2) The thin toning acts as a barrier to further atmospheric attack and when this is removed the coin is vulnerable to unsightly spotting and even corrosion. These problems can each drastically affect the value of the piece and make the fewer remaining pristine pieces rarer and more valuable.

A particularly despicable practice among certain unscrupulous dealers works something like this: The dealer obtains a brown or olive Uncirculated half cent, say, with genuine underlying lustre and perhaps a minor spot or two. He then dips it to a bright red and prices it at three or four times what he paid for it, marking it “BU.” If he has dipped it carefully the underlying mint surface will be mostly unimpaired and the coin will look very much like a blazing mint red gem. The collector unfortunate enough to buy this will be cheated twice. First he is paying for a BU and getting a coin that should have been listed as “Brown Uncirculated” at about a third of the price. Secondly, as we have said, dipping activates the surface, making it likely that the collector, upon looking at his prize a year or two from now, will be horrified to discover that it has been badly spotted and tarnished—which means it will be worth less than an untampered Brown Uncirculated of the same date.

The collector’s best defenses against this type of fraud are: (1) a good eye, and familiarity with what genuine mint red looks like (have a handful of pennies nearby to compare); (2) a suspicious frame of mind with a willingness to reject any color that seems highly abnormal; (3) doing business with reliable dealers.

Back to original toning. As the surface oxidizes further the light olive will gradually deepen into a walnut color; the remaining mint red will often turn to a tan. Both of these colors can then darken further into a chocolate brown, almost the exact color of a milk chocolate bar such as a “Milky Way.” Very often the fields will be chocolate and the protected recessed areas, such as between the letters and numerals, inside the hair curls, etc. will remain light olive or mint red giving the piece a delightfully mottled look. We’ll mention again that on a truly original Uncirculated coin, the mint lustre will be visible under the toning.

On Indian cent proofs a film of toning may be deposited over the chocolate surfaces. The coin when viewed under a strong light will look brown at some angles and iridescent (often silvery blue) when tilted at other angles. The most desirable pieces have full mirror surfaces under the toning.



Further darkening usually means the piece is less desirable although it can sometimes be quite beautiful as we shall see. The chocolate brown very often deepens first into a Hershey color, then a darker brown similar to dark or "Baker's" chocolate. Often the rich dark brown is mottled with chocolate or walnut in the protected areas. Any darker colors are likely to be seen in the company of pitting or surface corrosion, although occasionally very dark brown, almost black, large cents are seen with hints of bluish or steel and these can be attractive if the color is original. By the time the toning is this dark, the original lustre will be harder to make out, although it must be there for the piece to qualify as strict Mint State. Often the lustre is seen as a faint glossiness under the toning.

We thus see that copper coins can tone to nearly any color in the rainbow. It is really too bad that most dealers and catalogues simply list these as BU, or Red and Brown, or Brown, as this obscures the rich variety of color seen on these pieces. There are certain collectors of large cents and Indian cents that actually collect the coins by color—trying to get a matched date or variety set.

One further note that might be of some interest is that the color of a copper coin, particularly an early large cent, can depend on the exact alloy of the metal used. Although these coins are listed in the mint acts as "pure copper," the metal was very rarely if ever pure. In the early years, the copper for these pieces came from about every imaginable source—old filings, nails, pots and pans, copper plate imported from London, plate obtained in Philadelphia from melted down cannons and other things. For this reason the actual alloy was highly variable with traces of tin, zinc, iron, nickel, and other elements mixed in. The early coiners had enough on their hands without worrying about the exact purity or impurity of the alloy used. This is the reason why certain die varieties or even entire dates of large cents seem to have a characteristic color. For example, 1793 Liberty caps and the first few varieties of 1794 are often seen with a streaky reddish brown with blue iridescence (assuming one is lucky enough to see one of these near Mint State). For more information on large cents see the delightful descriptions of colors in *Penny Whimsy*.

We now turn to colors on copper usually deemed less attractive. The first class comprise coins that have turned dark and dull, often the color of charcoal. Under a strong glass the surface will be observed to be slightly rough, and the mint lustre is usually entirely obscured. The question of whether these pieces should be called Uncirculated or not is a delicate one. I would put pieces with no wear but dull surfaces in the AU class, but I know that many collectors would disagree. A more extreme case is that of a coin with true patina. Since patina takes centuries to develop it will be seen mainly on ancient bronzes or perhaps some early colonial pieces. The process can be accelerated if the coin is buried in certain types of soils. We might mention that true ancient patina is nearly impossible to remove without seriously damaging the surface of the coin.

The second class of less desirable pieces are those which have toned unevenly. Some are attractively mottled but others are streaky, as if they were cut out of a block of grainy wood. Very often coins which have been cleaned will tone unevenly, producing a blotchy look. The same effect usually occurs when someone tries to artificially tone a coin, or artificially induce iridescence.

Such pieces will often be weirdly iridescent—a patch of blue here, a ring of green there. The colors look like they've been splashed on with watercolors, and



the whole ensemble looks artificial. Moreover, on the worst examples, the coin will not change colors when it is tilted. That green blotch by the date will stay green at any angle, and the blue patch in the left field will likewise stay blue. The surfaces under the artificial toning will almost always be dull and lifeless. These pieces should be rejected as Mint State coins and the wise collector will hunt for defects and other problems hidden under the toning.

Likewise copper coins that are a light reddish tan over the whole surface or have mottled traces of pink are almost always artificial. Coins that look greasy should always be rejected. Sometimes coins are given the “light bulb” treatment to artificially induce iridescence. Look for blistering of the surface under a strong glass.

Finally we come to copper pieces that have some corrosion. Light stains are normal on uncleaned BU pieces and are not regarded as serious. Likewise, tiny black spots, often referred to as “flyspecks” are very common on mint red coins. These spots develop from contact of the surface with organic material, especially cough or sneeze droplets or dandruff flakes. Merely breathing on a copper coin can product nasty spots a few months later. A fingerprint will at first be very clearly outlined in black (almost good enough for FBI identification) but in time will break up into spots. Later the whole area will turn brown and dull but the spots will remain. We should also mention that any attempt to remove the spots will almost certainly be a dismal failure, and leave the coin dull with spots instead of brilliant with spots. Larger spots are like termites to a house—they eat into the surface of the metal and leave unsightly craters and pockmarks even if they can be removed.

There are a host of other types of corrosion more serious than these, but since they would always take the coin out of the Uncirculated or even AU class, we will not discuss them here.

### 3. Nickels

Next let us turn our attention to the 25 percent nickel, 75 percent copper alloy used on three-cent nickels and five-cent nickels. Because of the 75 percent copper, some of the same features appear here as were discussed above.

The color of a newly minted Jefferson nickel is quite difficult to describe, although it is certainly easy to visualize. It is actually quite similar to stainless steel—look at a new stainless steel knife or fork, for example. A buffalo or earlier nickel with a bright chrome look should be rejected as an original coin; these have been dipped.

As the coins age a variety of subtle colors will be seen. Two of the most common are a rich, lustrous gold, often seen on gem Buffalo nickels, and a less desirable dull gray (often called “steel”) sometimes with a hint of blue. This seems to be common on Liberty nickels.

Nickels are occasionally seen with iridescent toning but the iridescence is usually much more subdued than on copper. Usually the piece will be basically gray or gold with faint iridescent overtones (pink, green, blue, rarely violet) visible under a strong light. Weirdly iridescent coins should be rejected, as should coins which are vividly blue; there are many ways to artificially induce these colors and most of them are not too kind to the coin’s surface.



Shield nickels and three-cent pieces commonly have dull, streaky surfaces, even on Proofs. Many of them were made this way in an era when the mint had great difficulty polishing and striking this alloy. Needless to say, these pieces are less desirable than brilliant ones, although it is incorrect to call them impaired. The most desirable nickel Proofs will have brilliant, mirror surfaces, often overlaid with light bluish gray or gold tone. Some dates in the 1870s and 1880s are almost unknown in this condition.

Nickels come with the same black “flyspecks” as on copper, although the nickel alloy is less susceptible to them; and the ones that do appear are usually much less virulent. We might also mention that unsightly lamination defects are very common on these coins from partial separation of the alloy. A dull, sickly yellow will sometimes form on a coin that has been poorly dipped. There are more serious diseases, but these will remove the coin from the Uncirculated class and so will not be discussed.

#### 4. Silver Coins

Most of the U.S. silver coins are actually 90 percent silver and 10 percent alloy (mostly copper with traces of other elements mixed in). The soft but brilliant white color on, say, a 1964 Washington quarter taken from an original roll, is completely different from the blinding chrome look seen on many dipped coins.

As a Mint State silver coin ages, it will develop a light toning. This is nearly inevitable. Many dealers will tell you that any BU silver coin more than about 50 years old has been dipped, and this is usually true except for the rare gems taken from original rolls. Unlike copper and nickel, dipping is usually harmless to a silver coin and there is really nothing wrong with it as long as the lustre and surfaces are unimpaired. In light of the preceding remarks it is singularly strange to value BU pieces more than original toned Uncirculated pieces, as the latter can be readily turned into the former in about ten seconds, but the former cannot be turned into the latter except over a long period of years. It is true, however that very often dipping is virtually undetectable and should really only be mentioned when the coin looks shiny and unnatural or the job has been poorly done, leaving hairlines or other problems on the coin.

The variety of colors seen on silver coins spans the entire rainbow. The toning results from complex chemical processes over a long period of time—there is no consistent way to speed up the process and get a natural looking coin. When a coin is housed in an album for many years the edges will first darken from being in contact with the sulphur in the cardboard. This will spread to a ring of blue or green around the rims of the coin—the familiar *halo* effect. As time goes on the halo will converge concentrically in towards the center. Imagine a stone dropping into a pool of water and watch the concentric waves moving outwards. Then imagine the whole process run backwards and replace the water waves with *waves of color*. The darkest colors will naturally occur near the rims and the color will lighten as one moves inwards. The change of color should be gradual, not sudden or blotchy. Often the coin will be rich gold at the centers, deepening to a blue, green, or even violet toward the rims.

Naturally the process will happen quickest with smaller coins. Many gem half dimes and silver three-cent pieces are beautifully toned in concentric rings of rainbow colors all the way to the center of the coin. For larger coins, such as half



dollars or silver dollars, the advancing color wave will have not reached the center. The process appears to take several decades; Washington quarters, Franklin halves and other modern coins are not seen with this type of toning.

Besides the concentric rings or halo type of toning, silver coins may tone iridescently in a more uniform way over the entire surface, especially if stored for years in certain types of paper envelopes. Here again remember that although the colors can be quite vivid, they should fade, reappear, and even change color when the coin is tilted back and forth under a strong light. The most desirable coins will often appear gray at certain angles with brilliant bluish and greenish gold and other colors at other angles. Sometimes the gold color will further deepen into an incredibly beautiful blend of a half dozen shades of rose and orange. These are the really pristine gems in numismatics and should never be dipped, as the rainbow colors are viewed as a beautiful natural phenomenon and an asset to the coin's value by most advanced collectors.

Equally desirable are pieces with soft original silvery surfaces overlaid by a thin even film of pastel colors, sometimes only visible at certain angles. Such an effect is almost impossible to reproduce artificially and is your guarantee the coin has not been fussed with. Occasionally the silvery color will simply deepen into gray with no other colors. Certain Morgan dollars have vivid rainbow toning on one side and are fully brilliant on the other. The toned side got that way from resting against the cloth bag that these dollars were stored in since the 1880s. The brilliant side never came in contact with the bag, and thus remained brilliant.

Next let us discuss some types of toning less highly regarded. One class is those coins with irregular toning. Perhaps the lower half of the coin is toned blue with the upper half brilliant, and there is a sharp line of demarcation between the two regions. One very often sees silver coins with a spotty kind of "raindrop" toning. The appearance is just what the name implies—it looks like iridescently colored rain has fallen over the surface of the coin.

Less desirable still are coins which have tarnished in areas to a dull black, often seen in fans or streaks running across the coin. Such pieces are sometimes offered as "Unc. with mottled toning," but a more correct description would probably be "AU, with tarnish in areas." Nearly always the coin will have been dipped repeatedly or cleaned to try to remove the tarnish, which usually remains and appears even more unsightly. Coins that have been poorly dipped or cleaned usually show hairlines (these are tiny scratches or clusters of scratches usually running parallel to one another; use a glass, and tilt the coin under a strong light). Failure to remove all of the dip will often leave the surfaces of the coin matte-like or a sickly yellow color.

Finally we come to a subject that wouldn't have had to be discussed at all a few years ago—that of the artificially toned coin. For many years BU coins were bringing premiums over originally toned Uncirculateds, which meant that thousands of the latter coins were subjected to dipping, cleaning, and scrubbing to make them "bright as new." Obviously a good fraction of them were ruined in the process—a tragic loss to numismatics. Gradually collectors came to better regard toned pieces and in the past few years the pendulum has swung the other way—a beautifully toned coin will often sell for more than a BU one. The inevitable result? Some people found a way to produce "instant toning" through the miracles of modern chemistry and there are places around the country readily



turning out these things. The irony of it is that many of the BU coins being artificially toned were naturally toned only a few years ago, and were dipped to make them more valuable. The practice is particularly prevalent on Morgan dollars, a series noted for many other idiotic abuses and contradictions. A stroll through the bourse floor of any coin show these days will reveal hundreds of the little nightmares. Here again, the colors are usually too vivid to be true, and they are often distributed in a blotchy and haphazard way, like a “tie-dyed” T-shirt. Also the colors just don’t look right when tilted under a glass. It is too early to say how harmful these chemicals will be to the coin’s surface—at least the chemicals in a dip are washed off.

Which brings up another even less pleasant reason why many of these coins are artificially toned in the first place. Toning, particularly deep toning, often hides minute surface blemishes and other problems. This is the reason that most original toned coins look better than dipped ones. The minute surface bagmarks and perhaps a tiny pinscratch or two are often hidden by the colors, but when the coin is dipped brilliant, each little defect becomes painfully obvious. Similarly, artificial toning can be used to hide all sorts of problems. The collector with foresight will carefully examine the surfaces of any deeply colored piece that looks suspicious. Check for nicks, scratches, hairlines, minor repairs, soldered on mintmarks, altered dates, even filled holes(!), and most of all, check for wear. Many AU coins have been dipped to remove the tell-tale dull spots, and then retoned to hide those spots which have turned shiny after being dipped. The result is often extremely difficult to tell from an Uncirculated piece except on the basis of color. Be suspicious of any vividly toned areas which do not have underlying mint lustre! Such colors are almost always artificial.

As a final note, be suspicious of any coin less than about 50 years old offered as “Uncirculated, beautifully toned.” Most of the processes producing toning we would call beautiful appear to take decades, and there are very few Washington quarters, Franklins, or even walking Liberties with this type of toning. What you are far more likely to receive, upon opening the package, is either an artificially toned coin (usually hiding wear or previous signs of cleaning) or a coin with areas of black tarnish from improper storage. In either case the coin is usually worth less than a brilliant piece, although black tarnish can sometimes be successfully dipped out.

## **5. Gold Coins**

For these there’s not much to say, simply because gold is nearly impervious to tarnish or corrosion. But U.S. gold coins are more or less 90 percent gold and 10 percent alloy (mostly copper). Any toning or tarnish on U.S. gold coins can therefore be blamed on the copper.

The vast majority of Uncirculated or Proof gold coins are as brilliantly lustrous as the day they left the mint—changes of color are rare, as the toning appears to take as long as a century to develop. And the colors are always very subtle. On 18th-century gold coins, the color often deepens to light rose or olive overtones.



Some classic head coins are almost a bronze color. Pioneer gold is often dark due to the high copper content.

Similarly, the problems of cleaning or dipping are not often met with, as gold coins almost never need to be cleaned. Nevertheless there are exceptions—especially check early (i.e. pre-1834 issues) gold and Proof gold for hairlines. Artificial toning on gold is apparently unknown. But the prospective purchaser of any rare Uncirculated gold coin will have to examine the piece carefully for signs of edge damage, solder removal, and edge cuts. Reject immediately any piece with a dull matte-like surface (except genuine Matte Proofs, of course) as these have either been treated, buried, or lost at sea. Coins with a dull, mottled film on them have usually been victims to too much human handling of the hot sweaty palms variety.

## **6. Conclusion**

To all of this the collector, particularly a novice, might well have two reactions. The first might be a sense of wonder, even excitement at all of the different colors it is possible to experience on coins, and a challenge at the thought of trying to assemble “color collections” of these pieces. A second reaction might be a less comforting one due to our detailed description of “problem coins.” Indeed there are so many kinds of problems seen on coins that it can appear very frightening to a person with little experience in buying. I have tried to give some guidelines on what to avoid, but there is no substitute for experience—actually seeing and carefully examining the coins.

Finally remember that when I describe a certain type of toning as beautiful or unattractive, that is my personal value judgement. You may agree or disagree. Often the same coin can be shown to two different people and one will exclaim “what a beautifully toned gem!” while the other person will scoff and call the piece simply “discolored and tarnished.” Beauty is subjective but there are guidelines, and presenting the guidelines as clearly as I can is what I have tried to do in this article.

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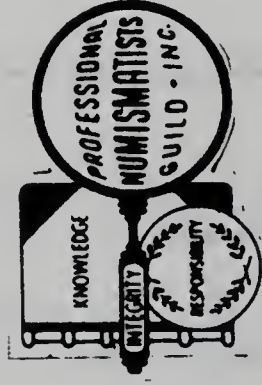
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